

Table I.A.2.d(2008) Percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	38.7%	14.0%	22.3%	34.9%	48.4%	80.7%	18.0%	66.7%
Industry group **								
Agric., fish., forest.	15.9%	10.6% *	9.9% *	23.3% *	14.5% *	90.7%	9.8% *	49.7%
Mining and manufacturing	30.4%	12.2%	18.0%	36.5%	40.3%	70.2%	16.5%	53.3%
Construction	20.5%	11.7%	20.2%	36.4%	47.8%	78.8%	16.3%	51.6%
Utilities and transp.	44.0%	5.9% *	25.8% *	22.1%	55.5%	83.1%	13.6%	69.9%
Wholesale trade	34.1%	14.1%	21.9%	34.7%	47.5%	76.0%	18.8%	61.0%
Fin. svcs. and real estate	52.6%	18.9%	21.0%	34.7%	55.2%	85.3%	20.1%	74.6%
Retail trade	50.4%	12.0%	20.4%	33.9%	45.0%	78.0%	17.2%	70.0%
Professional services	35.0%	16.0%	27.0%	39.8%	51.2%	82.7%	20.4%	64.7%
Other services	36.3%	11.8%	20.6%	31.4%	43.7%	80.1%	16.3%	63.9%
Ownership								
For profit, incorporated	40.8%	13.4%	21.8%	34.2%	47.2%	81.0%	17.8%	68.4%
For profit, unincorporated	32.7%	15.9%	26.8%	35.2%	48.8%	82.3%	18.8%	66.4%
Nonprofit	33.2%	12.5%	19.3%	38.5%	52.5%	66.8%	18.0%	53.2%
Age of firm								
Less than 5 years	20.7%	16.6%	18.6%	31.2%	44.2%	55.6%	17.7%	45.9%
5-9 years	18.8%	12.0%	22.5%	28.3%	49.2%	62.2%	15.1%	46.0%
10-19 years	24.6%	12.9%	25.4%	34.2%	50.1%	78.4%	17.7%	54.3%
20 or more years	39.2%	14.6%	21.5%	36.6%	46.5%	82.6%	19.1%	63.4%
Unknown	77.5%	18.9% *	.	44.0%	59.6%	79.8%	31.6% *	77.9%
Multi/single status								
2 or more locations	66.0%	19.5% *	17.2%	35.8%	48.5%	80.7%	25.6%	69.6%
1 location only	19.6%	13.9%	22.8%	34.5%	48.0%	68.7%	17.6%	43.7%
Percent full-time employees								
Less than 25%	38.9%	9.3% *	11.3% *	20.0%	38.2%	80.8%	10.7%	62.5%
25-49 %	45.1%	8.6%	16.7%	31.2%	43.2%	80.8%	14.1%	68.7%
50-74 %	37.9%	12.8%	19.4%	29.9%	52.9%	85.3%	15.4%	70.0%
75% or more	38.2%	14.8%	23.9%	37.2%	48.9%	79.7%	19.2%	66.1%
Union presence								
No union employees	33.7%	13.7%	22.3%	34.1%	47.0%	78.4%	17.7%	61.7%
Has union employees	70.8%	25.2%	20.2%	52.0%	64.4%	88.8%	29.4%	83.7%
Unknown	74.4%	8.6% *	26.4% *	26.0% *	60.1%	81.0%	16.2% *	79.2%
Percent low wage employees								
50% or more low wage	42.7%	9.0%	12.5%	23.5%	44.4%	79.1%	11.1%	64.9%
Less than 50% low wage	37.4%	15.0%	24.3%	38.6%	50.5%	81.6%	19.5%	67.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.d(2008) Standard error for percent of private-sector establishments that offer health insurance that offer two or more health insurance plans by firm size and selected characteristics: United States, 2008

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.39%	0.59%	0.81%	0.93%	0.88%	0.88%	0.44%	0.63%
Industry group **								
Agric., fish., forest.	4.04%	4.42% *	13.76% *	12.67% *	9.17% *	23.79%	3.18% *	12.79%
Mining and manufacturing	1.27%	2.78%	1.89%	3.35%	3.98%	2.43%	1.12%	1.76%
Construction	1.85%	2.32%	2.14%	2.91%	5.09%	4.73%	2.01%	3.30%
Utilities and transp.	2.50%	2.91% *	9.05% *	4.74%	6.34%	2.36%	3.77%	2.33%
Wholesale trade	1.80%	3.21%	4.11%	4.94%	4.79%	3.74%	2.14%	2.47%
Fin. svcs. and real estate	1.25%	1.84%	3.11%	4.15%	2.36%	1.25%	1.14%	1.01%
Retail trade	1.12%	1.40%	2.41%	3.18%	2.60%	1.51%	1.13%	1.32%
Professional services	0.96%	1.34%	2.30%	2.01%	2.12%	1.80%	1.10%	1.42%
Other services	0.97%	0.70%	2.10%	2.68%	2.49%	1.74%	0.71%	1.70%
Ownership								
For profit, incorporated	0.51%	0.99%	1.04%	1.04%	1.30%	0.91%	0.66%	0.59%
For profit, unincorporated	1.63%	1.59%	3.76%	3.34%	2.45%	2.03%	1.59%	1.84%
Nonprofit	1.35%	2.30%	2.71%	3.46%	1.83%	3.54%	1.74%	1.57%
Age of firm								
Less than 5 years	1.81%	2.49%	4.64%	4.64%	7.98%	9.90%	1.99%	4.44%
5-9 years	1.30%	1.28%	2.73%	3.21%	2.96%	6.98%	1.19%	2.30%
10-19 years	0.74%	0.94%	1.83%	2.32%	3.40%	2.48%	0.92%	1.65%
20 or more years	0.63%	1.18%	1.01%	1.15%	0.84%	1.43%	0.88%	0.68%
Unknown	0.95%	10.43% *	.	11.95%	3.28%	1.07%	12.51% *	1.02%
Multi/single status								
2 or more locations	0.59%	5.98% *	3.64%	1.29%	1.18%	0.89%	2.02%	0.64%
1 location only	0.44%	0.62%	0.75%	1.16%	1.85%	3.87%	0.46%	1.73%
Percent full-time employees								
Less than 25%	2.39%	2.86% *	5.27% *	3.53%	4.98%	3.68%	1.92%	3.14%
25-49 %	1.16%	1.66%	4.31%	3.33%	3.76%	2.44%	1.15%	1.79%
50-74 %	1.82%	1.25%	1.55%	4.59%	3.04%	2.08%	1.15%	1.96%
75% or more	0.55%	0.80%	0.93%	1.05%	1.02%	0.88%	0.55%	0.66%
Union presence								
No union employees	0.47%	0.55%	0.89%	1.11%	0.92%	1.07%	0.41%	0.78%
Has union employees	1.52%	7.38%	4.85%	3.20%	2.94%	2.11%	4.35%	1.60%
Unknown	1.12%	6.21% *	11.46% *	11.29% *	6.84%	1.39%	5.43% *	1.53%
Percent low wage employees								
50% or more low wage	0.54%	1.34%	2.46%	2.31%	2.42%	1.21%	1.35%	1.05%
Less than 50% low wage	0.52%	0.86%	0.76%	0.83%	1.48%	1.14%	0.56%	0.92%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2008 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.